

The "Do-Not-Call" Rules need to be clarified and changed regarding the EBR (Existing business Relationship) for INSURANCE AGENTS.

The current Commission ruling allows for an EBR exemption for insurance companies to INCLUDE the life of any insurance contract PLUS 18 months. HOWEVER the regulation precludes INSURANCE AGENTS.

The COMMITTEE needs to understand that in Property/Casualty Insurance business, the INSURANCE AGENT and the CUSTOMER have the EBR. This relationship evolves over time with trust, service and expectations of service by the CUSTOMER. The current ruling will limit and extinguish this relationship. Agents provide service to the Customer and should not be limited to a any greater extent than the insurance company.

The Commission needs to fully understand the differences in the insurance industry between contracted insurance agents, their legal roles and the various agent or agentless delivery systems. For example the exclusive State Farm agent has an entirely different roles and contractual agreement for selling and servicing auto, home, or farm insurance than an independent agent representing a multiple of companies such as Hartford, AIG, Zurich or a county mutual association. These agents ALL need equal treatment of the EBR which should 'include the life of the contract plus 18 months'.

The EBR exemption MUST be applied equally to the INSURANCE AGENT for the life of the insurance contract plus the 18 months. The 1000 PLUS members of the North Dakota PIA ask for your consideration on this issue.

Thank you.

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